Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 1 of 43

			United		s <b>Bank</b> t of New			Court				Vol	untary	Petition
Name of Deb Braun, Da			er Last, Firs	t, Middle)	:			Name	of Joint De	ebtor (Spouse	e) (Last, Firs	, Middle):		
All Other Nan (include marri				8 years						used by the , maiden, and			years	
Last four digit (if more than one, s		Sec. or Indi	vidual-Tax <sub>I</sub>	oayer I.D.	(ITIN) No./	Comp	plete EII	N Last for	our digits o	of Soc. Sec. of	r Individual-	Taxpayer I.I	D. (ITIN) N	Io./Complete EIN
Street Address 2277 Stat Suite 406	s of Debto		Street, City,	and State	):			Street	Address of	f Joint Debtor	(No. and St	reet, City, ar	nd State):	
Hamilton	, NJ				Г	ZI <b>086</b> 9	P Code <b>90</b>	$\dashv$						ZIP Code
County of Res Mercer	sidence or	of the Princ	cipal Place	of Busines	s:			Count	y of Reside	ence or of the	Principal Pl	ace of Busir	iess:	•
Mailing Addr	ess of Deb	otor (if diffe	erent from st	reet addre	ss):			Mailin	g Address	of Joint Debt	tor (if differe	ent from stre	et address):	:
					F	ZI	P Code							ZIP Code
Location of Project (if different from	rincipal As	ssets of Bus address abo	siness Debto	or										
(Form of		f Debtor	one hov)		Nature (Checi						r of Bankrup Petition is F			ch
Individual See Exhibit  □ Corporatio □ Partnershi □ Other (If d	l (includes D on page on (include ip lebtor is not	Joint Debto 2 of this form es LLC and	ors) n. LLP) bove entities,	Sin in 1 Rai	alth Care Bugle Asset R 1 U.S.C. §	usines eal Es 101 (	ss state as	defined	Chapt Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	☐ C	hapter 15 Pe f a Foreign M hapter 15 Pe f a Foreign M	etition for R Main Proceetition for R	eding Recognition
Country of deb	•	15 Debtors		Cle Oth	aring Bank er Tax-Exe	empt	Entity					e of Debts k one box)		
Each country in	n which a fo	oreign procee	eding	und	(Check box tor is a tax-exer Title 26 of e (the Interna	x, if ap xempt the U	oplicable) organiza Inited Sta	tion tes	defined "incurr	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	§ 101(8) as idual primaril <u>y</u>	for		s are primarily ness debts.
Full Filing		•	heck one be	ox)			Check o		nall business	Chap debtor as defi	oter 11 Deb		).	
Filing Fee to	to be paid in ed application	installments on for the cou	s (applicable t art's considera n installments	tion certify	ing that the		Do Check if	ebtor is not : ebtor's aggi	a small busi	ness debtor as ontingent liquid	defined in 11 ated debts (ex	U.S.C. § 101(s	51D). owed to inside	ders or affiliates) three years therea
			able to chapte art's considera				□ A	cceptances	ng filed with of the plan w	this petition. were solicited p S.C. § 1126(b).		n one or more	classes of cr	reditors,
Statistical/Ad Debtor est Debtor est there will	timates tha	t funds will t, after any	l be availab	perty is ex	cluded and	admi	inistrativ		es paid,		THIS	S SPACE IS F	OR COURT	USE ONLY
Estimated Num  1- 49	mber of Co	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,0 25,0	001-	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Ass  \$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million		000,001	\$100,000,001 to \$500 million		More than	-			
Estimated Lia  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,0 to \$1 milli	000,001 100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 2 of 43

B1 (Official Form 1)(12/11) Page 2 Name of Debtor(s): **Voluntary Petition** Braun, David Joseph (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main B1 (Official Form 1)(12/11) Page 3 of 43

1 (Official Form 1)(12/11)	ument Page 3 of 43	Page 3
Voluntary Petition	Name of Debtor(s): Braun, David Joseph	
This page must be completed and filed in every case)		
	Signatures	
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in	Signature of a Foreign Represer this I declare under penalty of perjury that the information p	provided in this petition
petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer of has chosen to file under chapter 7] I am aware that I may proceed to chapter 7, 11, 12, or 13 of title 11, United States Code, understand available under each such chapter, and choose to proceed under chapter, and choose to proceed under chapter, and choose to proceed under chapter in a contract of the process of the proces	under   the relief     the relief     tapter 7.     signs the     S242(b)     S242(b)	e 11. United States Code. S.C. §1515 are attached.
petition] I have obtained and read the notice required by 11 U.S.C.  I request relief in accordance with the chapter of title 11, United St specified in this petition.	Pursuant to 11 U.S.C. §1511, I request relief in acco	of the order granting
V /o/ David Joseph Braun	X Signature of Foreign Representative	
X /s/ David Joseph Braun Signature of Debtor David Joseph Braun	Signature of Foreign Representative	
	Printed Name of Foreign Representative	
X Signature of Joint Debtor		
The state of the s	Date	
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Pe	etition Preparer
September 27, 2012 Date	I declare under penalty of perjury that: (1) I am a bank	kruptcy petition
Signature of Attorney*	preparer as defined in 11 Û.S.C. § 110; (2) I prepared compensation and have provided the debtor with a coand the notices and information required under 11 U.S.	py of this document
X _/s/ Barry W. Frost, Esq.	110(h), and 342(b); and, (3) if rules or guidelines have pursuant to 11 U.S.C. § 110(h) setting a maximum fee	e been promulgated e for services
X /s/ Barry W. Frost, Esq. Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have gi	iven the debtor notice
Barry W. Frost, Esq.	debtor or accepting any fee from the debtor, as require Official Form 19 is attached.	
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.	
Teich Groh Firm Name	Printed Name and title, if any, of Bankruptcy Pe	etition Preparer
691 State Highway 33		
Mercerville	Social-Security number (If the bankrutpcy petiti	on preparer is not
Trenton, NJ 08619-4492 Address	an individual, state the Social Security number of principal, responsible person or partner of the bapreparer.)(Required by 11 U.S.C. § 110.)	
Address	preparer./(Kequired by 11 0.5.c. § 110.)	
609-890-1500 Fax: 609-890-6961	_	
Telephone Number	_	
September 27, 2012	Address	
Date *In a case in which § 707(b)(4)(D) applies, this signature also cons	ctitutes a	
certification that the attorney has no knowledge after an inquiry that information in the schedules is incorrect.		
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in petition is true and correct, and that I have been authorized to file to on behalf of the debtor.		ovided above.
The debtor requests relief in accordance with the chapter of title 11 States Code, specified in this petition.	1, United not an individual:	pley poutton prop
X Signature of Authorized Individual	If more than one person prepared this document, attac	
Printed Name of Authorized Individual	conforming to the appropriate official form for each p  A bankruptcy petition preparer's failure to comply	person.  y with the provisions of
Title of Authorized Individual	title 11 and the Federal Rules of Bankruptcy Proc fines or imprisonment or both. 11 U.S.C. §110; 18	cedure may result in

Date

## Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 4 of 43

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of New Jersey

		District of New Jersey		
In re	David Joseph Braun	(	Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 5 of 43

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of realizin financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(	(h)(4) as physically impaired to the extent of being credit counseling briefing in person, by telephone, or
☐ 5. The United States trustee or bankruptcy admirequirement of 11 U.S.C. § 109(h) does not apply in this of	inistrator has determined that the credit counseling district.
I certify under penalty of perjury that the info	rmation provided above is true and correct.
	David Joseph Braun
Dav Date: September 27, 2012	id Joseph Braun

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court District of New Jersey

In re	David Joseph Braun		Case No.	
_		Debtor		
			Chapter	7
			<u></u>	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	20,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		12,738.91	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		20,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		64,330.38	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			350.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			8,030.00
Total Number of Sheets of ALL Schedu	ıles	18			
	Т	otal Assets	20,550.00		
			Total Liabilities	97,069.29	

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 7 of 43

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court District of New Jersey

]	District of New Jersey		
David Joseph Braun		Case No	
	Debtor	Chapter	7
STATISTICAL SUMMARY OF CEF  If you are an individual debtor whose debts are prima a case under chapter 7, 11 or 13, you must report all i	urily consumer debts, as defined		`
■ Check this box if you are an individual debtor report any information here.	whose debts are NOT primarily	consumer debts. You are not i	required to
This information is for statistical purposes only ur Summarize the following types of liabilities, as rep		total them.	
Type of Liability	Amount	t	
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Ut (from Schedule E)	nits		
Claims for Death or Personal Injury While Debtor Was In (from Schedule E) (whether disputed or undisputed)	toxicated		
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Do Obligations Not Reported on Schedule E	естее		
Obligations to Pension or Profit-Sharing, and Other Simila (from Schedule F)	ar Obligations		
	TOTAL		
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF column	ANY"		
2. Total from Schedule E, "AMOUNT ENTITLED TO PR column	IORITY"		
3. Total from Schedule E, "AMOUNT NOT ENTITLED T PRIORITY, IF ANY" column	TO		
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4	4)		

159)

101(8)), filing

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 8 of 43

		_			
36A	(Official	Form	6A) (	(12/07)	١

In re	David Joseph Braun	Case No
	·	Debtor

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	David Joseph Braun	,	Case No.	
-		Debtor		

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Fulton Bank Checking Account	-	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Fulton Bank Savings Account	-	100.00
	cooperatives.	Sovereign Bank Checking Account	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Wearing apparel	-	500.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 2,100.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 10 of 43

B6B (Official Form 6B) (12/07) - Cont.

In re David Joseph Braun Case No
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Debtor

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401(k) Plan - Mass Mutual Not Property of the Estate	-	0.00
;	Stock and interests in incorporated and unincorporated businesses.	DLC Properties, LLC 100% owner	-	0.00
-	Itemize.	Bowmans Hill Farm, LLC 50% owner	-	0.00
		Sage Business Enterprises, Inc. 100% owner	-	0.00
		First Line Locksmith, Inc. 100% owner	-	0.00
		Academy Locksmith, Inc. 42.5% owner	-	0.00
		TDB Enterprises 50% owner	-	0.00
	Interests in partnerships or joint ventures. Itemize.	x		
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X		
16.	Accounts receivable.	X		
]	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		

Sub-Total > 0.00
(Total of this page)

Sheet  $\underline{1}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 11 of 43

B6B (Official Form 6B) (12/07) - Cont.

In re	David Joseph Braun		Case No.
	·	Debtor	

#### Deoi

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	patent	- game playing	-	0.00
	Licenses, franchises, and other general intangibles. Give particulars.	X			
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2010 (	Chevrolet Traverse	-	18,450.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Χ			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	X			
				Sub-Total (Total of this page)	al > 18,450.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 12 of 43

B6B (Official Form 6B) (12/07) - Cont.

In re	David Joseph Braun	Case No.
_	•	

Debtor

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	Χ			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.	X			

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 13 of 43

B6C (Official Form 6C) (4/10)

In re	David Joseph Braun	Case No.
_		Debtor ,

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years therea with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Ce</u> Fulton Bank Checking Account	rtificates of Deposit 11 U.S.C. § 522(d)(5)	200.00	200.00
Fulton Bank Savings Account	11 U.S.C. § 522(d)(5)	100.00	100.00
Sovereign Bank Checking Account	11 U.S.C. § 522(d)(5)	200.00	200.00
Household Goods and Furnishings Household goods and furnishings	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Wearing Apparel Wearing apparel	11 U.S.C. § 522(d)(3)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or 401(k) Plan - Mass Mutual Not Property of the Estate	Profit Sharing Plans 11 U.S.C. § 522(d)(12)	0.00	0.00
Stock and Interests in Businesses DLC Properties, LLC 100% owner	11 U.S.C. § 522(d)(5)	100.00	0.00
Bowmans Hill Farm, LLC 50% owner	11 U.S.C. § 522(d)(5)	1,000.00	0.00
Sage Business Enterprises, Inc. 100% owner	11 U.S.C. § 522(d)(5)	100.00	0.00
First Line Locksmith, Inc. 100% owner	11 U.S.C. § 522(d)(5)	100.00	0.00
Academy Locksmith, Inc. 42.5% owner	11 U.S.C. § 522(d)(5)	100.00	0.00
TDB Enterprises 50% owner	11 U.S.C. § 522(d)(5)	100.00	0.00
Patents, Copyrights and Other Intellectual Property patent - game playing	11 U.S.C. § 522(d)(5)	100.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2010 Chevrolet Traverse	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 2,261.09	18,450.00
O continuation shoots attached to Schodula of Prop	-	Total: 9,411.09	20,550.00

<sup>0</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 14 of 43

B6D (Official Form 6D) (12/07)

•			
In re	David Joseph Braun	Case No	
_	<u>'</u>	,	
		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH-ZGEZI	UZLLQULDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 00524390068070			Automobile Loan	T	A T E D			
Chase Auto Finance PO Box 901076 Fort Worth, TX 76101-2076		-	2010 Chevrolet Traverse					
	┡		Value \$ 18,450.00			Н	12,738.91	0.00
Account No.			Value \$ Value \$					
Account No.								
			Value \$			Щ		
continuation sheets attached	Subtotal (Total of this page) 12,738.91 0.00							
	Total (Report on Summary of Schedules) 12,738.91 0.00							

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 15 of 43

B6E (Official Form 6E) (4/10)

In re	David Joseph Braun	Case No.	
-		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate eled

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total and the column labeled "Contingent." It is total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 16 of 43

B6E (Official Form 6E) (4/10) - Cont.

In re	David Joseph Braun		Case No.
_	·	Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) income tax Account No. State of New Jersey 0.00 Division of Taxation **Bankruptcy Section** PO Box 245 Trenton, NJ 08646-0245 20,000.00 20,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) 20,000.00 20,000.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00

(Report on Summary of Schedules)

20,000.00

20,000.00

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 17 of 43

R6F	Official	Form	6F)	(12/07)
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In re	David Joseph Braun	Case No.
	Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	CO	Ü	P	ī	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	OZH LZGEZ	Q U I	SPUTED	] [ =	AMOUNT OF CLAIM
Account No. XXXX-X-11008			Credit Card	T	T E D			
American Express PO Box 360002 Ft. Lauderdale, FL 33336		-			D			24,114.01
Account No. DC-011339-11	H		lawsuit	T		t	$\dagger$	
American Express Bank c/o Zwicker & Associates 1101 Laurel Oak Road, Suite 130 Voorhees, NJ 08043		-						14,406.03
Account No. 749-75973-3579-51	l		Credit Card	T		T	$\dagger$	
Bank of America PO Box 15026 Wilmington, DE 19850-5026		-						20,555.50
Account No. 4388-5230-1716-9033	┢		Credit Card	+		t	+	
Chase PO Box 15298 Wilmington, DE 19850-5298	•	-						Unknown
	_		1	Subt	L tota	⊥ ıl	+	_
_4 continuation sheets attached			(Total of t				,	59,075.54

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 18 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	David Joseph Braun	Case No.	
•		Debtor	

	С	Ни	sband, Wife, Joint, or Community	Tc	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L I Q	ISPUTED	AMOUNT OF CLAIM
Account No. 7343749			Utility Bill	Т	T E D		
DirecTV PO Box 78626 Phoenix, AZ 85062-8626		-					Unknown
Account No. A00031600767	H		Medical Bill				
Doylestown Hospital 595 W. State Street Doylestown, PA 18901		-					263.50
Account No. A00031603716			Medical Bill				
Doylestown Hospital 595 W. State Street Doylestown, PA 18901		-					50.00
Account No. 503002236	╁		Loan		<del> </del>	-	
Grand Bank 2297 State Highway 33 Trenton, NJ 08690		-					1,671.61
Account No. 00424498	╁	$\vdash$	Medical Bill	+		$\vdash$	.,,55
Guardian PO Box 2459 Spokane, WA 99210-2459		-					72.00
Sheet no1 of _4 sheets attached to Schedule of			1	Sub	tota	ıl	0.057.11
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,057.11

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 19 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	David Joseph Braun	Case No.	
_		Debtor	

	С	ш	sband, Wife, Joint, or Community	10	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEXH	Q U L		AMOUNT OF CLAIM
Account No. 00424498			Medical Bill	T	D A T E D		
Guardian PO Box 2459 Spokane, WA 99210-2459		-			D		41.00
Account No. 00424498			Medical Bill				
Guardian PO Box 2459 Spokane, WA 99210-2459		-					306.40
Account No. 00424498			Medical Bill	+			
Guardian PO Box 2459 Spokane, WA 99210-2459		-					21.40
Account No. 00424498			Medical Bill				
Guardian PO Box 2459 Spokane, WA 99210-2459		-					906.00
Account No. 00424498			Medical Bill	+			
Guardian PO Box 2459 Spokane, WA 99210-2459		-					262.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub			1,536.80
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	1,000.00

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 20 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	David Joseph Braun	Case No	
_		Debtor	

	10	I	skand Wife Isiat on Community	10		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U L	DISPUFED	AMOUNT OF CLAIM
Account No. 00424498			Medical BIII	T	D A T E D		
Guardian PO Box 2459 Spokane, WA 99210-2459		-			D		103.20
Account No. 2756			Medical Bill	T			
SCA Of PA, LLC Yardley Pediatrics PO Box 822393 Philadelphia, PA 19182-2393		-					146.83
Account No. 370676			Medical Bill	$\vdash$			
St. Christopher's Pediatric Associates PO Box 828699 Philadelphia, PA 19182-8699		-					251.00
Account No. 2011-08530			lawsuit	T			
Third Federal Bank c/o Richard M. Squire, Esq. One Jenkinstown Station, Suite 104 115 West Avenue Jenkintown, PA 19046		-					Unknown
Account No.		T		T			
Travelers Insurance Co. c/o Millham Companies 301 S. Main Street Suite 1East Doylestown, PA 18901		-					863.56
Sheet no. 3 of 4 sheets attached to Schedule of		_		Subt	ota	l	100150
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,364.59

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 21 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	David Joseph Braun	Case No.	
•		Debtor	

	_		I I Will I was a second of the	_			
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	CO	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	1-00-D4	SPUTED	AMOUNT OF CLAIM
Account No. 215-369-9154-243-03N			Utility Bill	Т	T E		
Verizon PO Box 15026 Albany, NY 12212-5026		-			D		296.34
Account No.				H	H		
Account No.				H			
Account No.							
Account No.							
1.2000							
Account No.							
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of				ubt			296.34
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis j	pag	e)	250.04
			(Report on Summary of Sc		ota lule		64,330.38

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 22 of 43

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36G 1	(Official	Form 6	5G) (	12/07)	Ì

In re	David Joseph Braun	Case No.	
-		Debtor ,	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Jesse Dollington

landlord for rental house

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 23 of 43

B6H (Official Form 6H) (12/07)

In re	David Joseph Braun	Case No.
-	·	Debtor

#### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

## Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 24 of 43

B6I (Offi	cial Form 6I) (12/07)			
In re	David Joseph Braun		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEF	STOR AND S	POUSE		
Separated	RELATIONSHIP(S): Son Son Daughter	AGE(S): 13 15 16			
Employment:	DEBTOR	•	SPOUSE		
Occupation enter	erpreneur				
Name of Employer Sag	ge Business Services				
How long employed 10 y	/ears				
Address of Employer					
Han	nilton, NJ				
INCOME: (Estimate of average or proje			DEBTOR	,	SPOUSE
1. Monthly gross wages, salary, and com-	nmissions (Prorate if not paid monthly)	\$ _	2,500.00	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
2 CLIDTOTAL		ф	0.500.00	Φ.	N1/A
3. SUBTOTAL		\$_	2,500.00	\$	N/A
4 LEGG DAMPOLL DEDUCTIONS					
4. LESS PAYROLL DEDUCTIONS		¢	2 150 00	¢	NI/A
<ul><li>a. Payroll taxes and social security</li><li>b. Insurance</li></ul>		ф —	2,150.00 0.00	\$ \$	N/A N/A
c. Union dues		ф —	0.00	\$ <del></del>	N/A N/A
d. Other (Specify):		φ –	0.00	φ —	N/A
d. Other (Specify).		ς <u>-</u>	0.00	\$	N/A
		Ψ_	0.00	Ψ	11/1
5. SUBTOTAL OF PAYROLL DEDUC	TIONS	\$_	2,150.00	\$	N/A
6. TOTAL NET MONTHLY TAKE HO	ME PAY	\$_	350.00	\$	N/A
7. Regular income from operation of bus	siness or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	,	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or support pa dependents listed above	yments payable to the debtor for the debtor's use or tha	t of \$	0.00	\$	N/A
11. Social security or government assista	ance	_			
(Specify):		\$ _	0.00	\$	N/A
		\$ _	0.00	\$	N/A
12. Pension or retirement income		\$ _	0.00	\$	N/A
13. Other monthly income		_		_	
(Specify):		\$ _	0.00	\$	N/A
	_	\$ _	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROUGH	GH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY INCOME (	(Add amounts shown on lines 6 and 14)	\$_	350.00	\$	N/A

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

# Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 25 of 43

B6J (Official Form 6J) (12/07)					
In re	David Joseph Braun		Case No.		
		Debtor(s)			

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	rate. The av	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,800.00
a. Are real estate taxes included? Yes No _X	· <del></del>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	180.00
d. Other cell phone	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	800.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	1,000.00
8. Transportation (not including car payments)	\$	800.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	300.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	· ·	
a. Auto	\$	450.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	2,000.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	\$	8,030.00
following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	350.00
b. Average monthly expenses from Line 18 above	\$	8,030.00
c. Monthly net income (a. minus b.)	\$	-7,680.00

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 26 of 43

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court**District of New Jersey

In re	David Joseph Braun			Case No.	
	•		Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	IING DEBTOR'S SC	CHEDUL	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVID					BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of
Date	September 27, 2012	Signature	/s/ David Joseph Braun		
			David Joseph Braun	·	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 27 of 43

B7 (Official Form 7) (04/10)

## **United States Bankruptcy Court District of New Jersey**

In re	David Joseph Braun		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$20,000.00 2012** 

\$0.00 2011 - Negative Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

#### None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF

**TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER American Express Bank v. David Braun Docket No. DC-011339-11

NATURE OF PROCEEDING collection

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

**Division, Special Civil Part** 

Superior Court of New Jersey, Law pending

Braun v. Braun divorce

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Third Federal Bank DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN July 2012 - foreclosure

DESCRIPTION AND VALUE OF PROPERTY

19 Larkspur Lane, Newtown, PA 18938

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b List all pro

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Teich Groh 691 State Highway 33 Trenton, NJ 08619 NAME AND ADDRESS OF PAYEE

CC Advising, Inc.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$15.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

Wells Fargo Bank

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS unknown

DATE OF TRANSFER OR SURRENDER, IF ANY wife uses - debtor's name on box

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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5

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
19 Larkspur Lane, Newtown, PA

NAME USED

DATES OF OCCUPANCY

1998 to 2011

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

VERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

DLC Properties, LLC

Bowman's Hill Farm,

LLC

Sage Business Enterprises, Inc.

Hamilton, NJ

First Line Locksmith, LLC

Academy Locksmith, Inc.

**TDB Enterprises** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 33 of 43

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

NAME AND ADDRESS

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

7

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

**NAME** ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

AMOUNT OF MONEY NAME & ADDRESS DATE AND PURPOSE OF RECIPIENT, OR DESCRIPTION AND OF WITHDRAWAL RELATIONSHIP TO DEBTOR VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 27, 2012 Signature /s/ David Joseph Braun
David Joseph Braun
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 35 of 43

B8 (Form 8) (12/08)

### United States Bankruptcy Court District of New Jersey

		District 0	I New Jersey		
In re	David Joseph Braun			Case No.	
			Debtor(s)	Chapter	7
	CHAPTER 7 IN	DIVIDUAL DEBT	OR'S STATEMEN	IT OF INTE	NTION
DADT	A Debte commend by manager	of the estate (Don't A.		lated for FAC	II daht which is account has
FANI	<b>A</b> - Debts secured by property of property of the estate. Attach a			leted for <b>EAC</b>	H debt which is secured by
	property of the estate. Attach a	additional pages if he	ecssary.)		
Proper	ty No. 1				
Credit	tor's Name:		Describe Property	Zecuring Deb	<b>t•</b>
	Auto Finance		2010 Chevrolet Tr		
_	ty will be (check one):	_			
	☐ Surrendered ■ Retained				
If retai	ning the property, I intend to (check	at least one):			
	Redeem the property				
	Reaffirm the debt				
	Other. Explain	(for example, av	oid lien using 11 U.S	.C. § 522(f)).	
Droper	ty is (check one):				
_	Claimed as Exempt		☐ Not claimed as €	avamnt	
	Claimed as Exempt		□ Not claimed as t	ехетрі	
	<b>B</b> - Personal property subject to une additional pages if necessary.)	expired leases. (All three	e columns of Part B r	nust be complet	ed for each unexpired lease.
1 10000011	additional pages is necessary.				
Proper	ty No. 1				
	's Name:	Describe Leased Pr	operty:		e Assumed pursuant to 11
-NONE	± <del>-</del>			U.S.C. § 365 ☐ YES	5(p)(2): □ NO
				L IES	
	re under penalty of perjury that t		intention as to any	property of my	estate securing a debt and/or
person	al property subject to an unexpire	ed lease.			
Date	September 27, 2012	Signature	/s/ David Joseph B		
			David Joseph Brau	ın	<u>-</u>
			Debtor		

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 36 of 43

### United States Bankruptcy Court District of New Jersey

In r	e David Joseph Braun	v	Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMP	ENSATION OF ATTORNE	Y FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the fi be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy, or ag	reed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,500.00
	Prior to the filing of this statement I have receive	ed	\$	0.00
	Balance Due		\$	2,500.00
2.	\$ 306.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed con	mpensation with any other person unless	s they are mem	bers and associates of my law firm
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the i			
6.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the	ne bankruptcy o	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rer</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. [Other provisions as needed]         For Chapter 7 and Chapter 13 cases, scheduled Confirmation hearing.         For Chapter 11 cases, the above among fees for services rendered by debtor's     </li> </ul>	statement of affairs and plan which may representation of the debtor(s) at unt represents a retainer and Teic	be required;	eting of Creditors and first
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtor(s) in any or any other adversary proceedings.			nces, relief from stay actions
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement for paym	ent to me for re	epresentation of the debtor(s) in
Date	ed: September 27, 2012	/s/ Barry W. Frost, Esc	٦.	
		Barry W. Frost, Esq. Teich Groh		
		691 State Highway 33		
		Mercerville	22	
		Trenton, NJ 08619-449 609-890-1500 Fax: 60		

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

## Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 38 of 43

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 39 of 43

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**District of New Jersey

	Di	strict of New Jersey		
In re	David Joseph Braun		Case No.	
	•	Debtor(s)	Chapter 7	
	CERTIFICATION OF N UNDER § 342(b)	NOTICE TO CONSUM OF THE BANKRUPI	•	5)
Code.	Cer I (We), the debtor(s), affirm that I (we) have rece	rtification of Debtor eived and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
David	Joseph Braun	X /s/ David Jose	eph Braun	September 27, 2012
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case 1	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 40 of 43

# **United States Bankruptcy Court**District of New Jersey

	District of New Jersey						
In re	David Joseph Braun		Case No.				
		Debtor(s)	Chapter	7			
VERIFICATION OF CREDITOR MATRIX							
The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.							
Date:	September 27, 2012	/s/ David Joseph Braun					
		David Joseph Braun	•				

Signature of Debtor

American Express PO Box 360002 Ft. Lauderdale, FL 33336

American Express Bank c/o Zwicker & Associates 1101 Laurel Oak Road, Suite 130 Voorhees, NJ 08043

Bank of America PO Box 15026 Wilmington, DE 19850-5026

Chase PO Box 15298 Wilmington, DE 19850-5298

Chase Auto Finance PO Box 901076 Fort Worth, TX 76101-2076

DirecTV PO Box 78626 Phoenix, AZ 85062-8626

Doylestown Hospital 595 W. State Street Doylestown, PA 18901

Grand Bank 2297 State Highway 33 Trenton, NJ 08690

Guardian PO Box 2459 Spokane, WA 99210-2459

MRS Associates Inc. 1930 Olney Avenue Cherry Hill, NJ 08003

SCA Of PA, LLC Yardley Pediatrics PO Box 822393 Philadelphia, PA 19182-2393 St. Christopher's Pediatric Associates PO Box 828699 Philadelphia, PA 19182-8699

State of New Jersey Division of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08646-0245

Third Federal Bank c/o Richard M. Squire, Esq. One Jenkinstown Station, Suite 104 115 West Avenue Jenkintown, PA 19046

Travelers Insurance Co. c/o Millham Companies 301 S. Main Street Suite 1East Doylestown, PA 18901

Verizon PO Box 15026 Albany, NY 12212-5026 Case 12-33576-MBK Doc 1 Filed 09/27/12 Entered 09/27/12 15:33:57 Desc Main Document Page 43 of 43

B22A (Official Form 22A) (Chapter 7) (12/10)

In re	David Joseph Braun	
	Debtor(s)	According to the information required to be entered on this statement
Case Number:		(check one box as directed in Part I, III, or VI of this statement):
	(If known)	☐ The presumption arises.
		■ The presumption does not arise.
		$\square$ The presumption is temporarily inapplicable.

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS			
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).		
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	■ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.		
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.		
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard		
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/		
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;		
	OR		
	<ul> <li>b. □ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>□ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>		
Part VIII. VERIFICATION			
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)		
57	Date: September 27, 2012 Signature: /s/ David Joseph Braun David Joseph Braun (Debtor)		